Dear Admission Committee,

My name is {{ applicant\_name }}, and I am pleased to apply for the {{ program\_name }} program at {{ university\_name }}.

In my free time, I enjoy reading top-tier academic research to stay updated with the latest advancements in finance. I occasionally study articles from leading ABS 4+ rated journals such as {{ journals }}, among others. This habit not only deepens my understanding of theoretical and empirical approaches in finance but also sharpens my ability to critically analyze complex economic phenomena.

I want to be a {{ career\_goal }}. To achieve my dream, I have practical skills such as {{ skills }} and etc.

I am particularly drawn to {{ university\_name }} due to its strong academic environment and research-oriented approach.

Thank you for considering my application. I am eager to contribute to and benefit from the rigorous academic culture at {{ university\_name }}.

Sincerely,

{{ applicant\_name }}